



Patent

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicants: OTERO et al.

Application Serial No.: 09/823,125

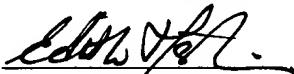
Filing Date: March 30, 2001

For: APPARATUS, METHODS AND
ARTICLES OF MANUFACTURE
FOR CONSTRUCTING AND
EXECUTING TRANSACTION
PROCESSES AND PROGRAMS

-) Group Art Unit: 3628
-) Examiner: Ojo O. Oyebisi
-)
-) **AMENDMENT and RESPONSE to**
-) November 17, 2005 Final Office Action
-)
-) Attorney Docket No.: G08.051
-)
-) **PTO Customer Number 28062**
-) Buckley, Maschoff & Talwalkar LLC
-) Five Elm Street
-) New Canaan, CT 06840
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CERTIFICATE OF MAILING UNDER 37 CFR 1.8

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Dated: February 15, 2006 By: 
Edith Martin

Mail Stop RCE
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

In response to the Final Office Action mailed November 17, 2005, please amend the above-identified application as follows.

Amendments to the claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks begin on page 5 of this paper.